



# Supplementary Information Document.

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## PRODUCT

|                           |  |
|---------------------------|--|
| NAME:                     | <b>VITALITYINVEST NINETY ONE UK LISTED EQUITY GROWTH FUND SERIES F</b>   |
| PROVIDED BY:              | VitalityInvest, which is a trading name of Vitality Life Limited.  |
| REGULATOR:                | Vitality Life Limited is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. |
| ISIN/UIP:                 | GB00BJBYMC93   |
| WEBSITE:                  | www.vitality.co.uk   |
| TELEPHONE:                | 0333 99 60 400   |
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### What is this product?

#### Type

Unit linked investment fund. The value of the Vitality Invest Life Insurance Policy may be linked to this fund.

#### Objectives

The Fund aims to provide long-term capital growth and income. The Fund invests primarily in the shares of UK companies focussing on shares believed to offer above average opportunities for total returns (the combination of income and capital growth).

The Fund may invest in other assets such as cash, other funds and derivatives (financial contracts whose value is linked to the price of an underlying asset).

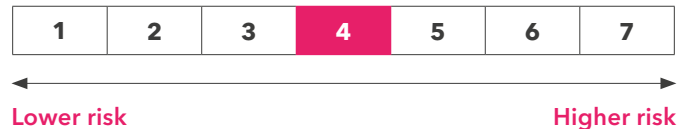
The Fund's returns depend on the returns of its underlying investments as reflected in the Fund's price (the value of its assets, less any liabilities, divided by the number of the Fund's shares).

#### Intended retail investor

This Fund has been designed to form part of a broader portfolio of investments. The Fund is intended for investors who would like to spread their investment over a range of different equities that are listed in the UK, as decided by the fund manager. Investors must be able to bear loss of capital in order to seek to generate higher potential returns and should be prepared to remain invested for at least five years.

### What are the risks and what could I get in return?

#### Summary Risk Indicator:



The risk indicator assumes you keep the product for 5 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this fund compared to other funds. It shows how likely it is that the fund will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential for future losses at a medium level, and poor market conditions could impact our capacity to pay you.

This fund does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme. The indicator shown above does not consider this protection.

## Performance scenarios

| INVESTMENT: £10,000          |                                     | 1 YEAR  | 3 YEARS | 5 YEARS<br>(recommended holding period) |
|------------------------------|-------------------------------------|---------|---------|---|
| <b>Stress scenario</b>       | What you might get back after costs | £1,987  | £5,306  | £4,325                                  |
|                              | Average return each year            | -80.13% | -19.04% | -15.43%                                 |
| <b>Unfavourable scenario</b> | What you might get back after costs | £8,301  | £7,421  | £6,952                                  |
|                              | Average return each year            | -16.99% | -9.46%  | -7.01%                                  |
| <b>Moderate scenario</b>     | What you might get back after costs | £10,219 | £10,610 | £11,017                                 |
|                              | Average return each year            | 2.19%   | 1.99%   | 1.96%                                   |
| <b>Favourable scenario</b>   | What you might get back after costs | £12,463 | £15,029 | £17,296                                 |
|                              | Average return each year            | 24.63%  | 14.55%  | 11.58%                                  |

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest £10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment. The stress scenario shows what you might get back in extreme market circumstances and does not take into account the situation where we are not able to pay out.

The figures shown include all the costs of the fund itself, but do not include all the costs that you pay to your financial adviser or for the VitalityInvest Life Insurance Policy. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## What are the costs?

### Costs over time

The Reduction in Yield (RIY) shows the impact the total costs you pay will have on the investment return you might get. The total costs take into account any one-off, ongoing and incidental costs for the fund.

The amounts shown here are the cumulative costs of the fund, for three different holding periods. The figures assume you invest £10,000. The figures are estimates and may change in the future.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

| INVESTMENT: £10,000                    | IF YOU CASH IN AFTER 1 YEAR | IF YOU CASH IN AFTER 3 YEARS | IF YOU CASH IN AFTER 5 YEARS<br>(recommended holding period) |
|--|-----------------------------|------------------------------|--|
| <b>SCENARIOS</b>                       |                             |                              |  |
| <b>Total costs</b>                     | £109                        | £344                         | £602   |
| <b>Impact on return (RIY) per year</b> | 1.09%                       | 1.09%                        | 1.09%  |

## Composition of Costs

The table shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.
- These figures do not include the cost of the VitalityInvest Life Insurance Policy. Please see the Key Information Document for the VitalityInvest Life Insurance Policy for more details. The figures also do not include the costs of any adviser charges you've agreed with your financial adviser. Please speak to your financial adviser for more information.

|                  |   |       |   |
|------------------|---|-------|---|
| ONE-OFF COSTS    | <b>Entry costs</b>                          | 0%    | The impact of the costs you pay when entering your investment.                        |
|                  | <b>Exit costs</b>                           | 0%    | The impact of the costs of exiting your investment.                                   |
| RECURRING COSTS  | <b>Portfolio transaction costs per year</b> | 0.19% | The impact of the costs of us buying and selling underlying investments for the fund. |
|                  | <b>Insurance costs</b>                      | 0%    | The impact of the amount you are paying to buy insurance protection.                  |
|                  | <b>Other ongoing costs per year</b>         | 0.90% | The impact of the costs that we take each year for managing your investments.         |
| INCIDENTAL COSTS | <b>Performance fees</b>                     | 0%    | The impact of the performance fee.  |
|                  | <b>Carried interests</b>                    | 0%    | The impact of carried interests.  |

## How long should I hold it and can I take money out early?

### Recommended minimum holding period: 5 Years

The recommended minimum holding period is 5 years because the assets held within the fund can fluctuate down and up. Holding for a shorter period may mean that there is a higher chance that you get back less than the amount invested.

You are able to cash in your investment in this fund before the end of the recommended minimum holding period, and we will not charge you to do this.